



ROYAL PACIFIC **APPRAISALS**

RESUME

Terri Leuck, SRA, Hawaii CRA #710
Serving West Side of the Big Island

23 Years Professional
Appraisal Experience

Exceptional Service
Work Ethics

Appraisal Institute
Member

- EDUCATION:** Purdue University, 1975-1978 Bill Miller School of Real Estate
Salesperson license, 1986 Broker license, 1987
Society of Real Estate Appraisers 1987 – 1990
Indiana Realtors Institute Graduate (GRI) designation 1988
Appraisal Institute SRA designation 1990
Indiana Certified Residential Appraiser (CRA) #69100229, 1991
Hawaii Certified Residential Appraiser (CRA) #710, 2005
Appraisal Courses, 1990 to present
- Appraisal Institute Course 310, Income Capitalization
 - Appraisal Institute Course 210, Residential Case Study
 - Appraisal Institute Course 420, USPAP (1995)
 - Appraisal Institute Course 410, USPAP (1997)
 - Appraisal Institute Course 420, USPAP (1997)
 - Appraisal Institute Appraising Manufactured Homes
 - Appraisal Institute FHA and the Appraisal Process
 - Appraisal Institute Complex Residential Properties
 - Appraisal Institute Property Construction & Inspection
 - Appraisal Institute 2055/2065 Drive-By Residential
 - Appraisal Institute Course 430, USPAP (2000)
 - Appraisal Institute Course 520, Highest & Best Use
 - Appraisal Institute Course 1032, Real Estate Tax Update
 - Appraisal Institute Course 1028, Reviewing Residential
 - Appraisal Institute Course 1030, Residential Lot Valuation
 - Appraisal Institute Course 1018, Statutes & Rules
 - Appraisal Institute Course 1038, Surveying & Legal Description
 - Appraisal Institute Course 1026, Sales Comparison Logic
 - Appraisal Institute Course 510, Narrative Report Writing (2005)
 - Appraisal Institute Course 420, USPAP (2005) 15 Hour
 - Appraisal Institute URAR Report Update (2005)
 - Appraisal Institute Course 420N, Business Practice & Ethics (2005)
 - Appraisal Institute FHA Program Update, "The New FHA" (2006)
 - Appraisal Institute Fannie Mae Seminar (2006)
 - Appraisal Institute USPAP Update (2006)
 - Employee Relocation Council Training Program (2006)

Phone: (808) 334-9550

Fax: (808) 334-9557

Toll Free: (888) 424-7902

email: appraise@royalpacificappraisals.com

Website: RoyalPacificAppraisals.com

75-1027 Henry Street, Suite 111A, PMB 421, Kailua-Kona, HI 96740-3154



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EDUCATION (Continued):

- Appraisal Institute Cool Tools (2007)
- Appraisal Institute Introduction to GIS (2007)
- Appraisal Institute USPAP Update (2008)
- Appraisal Institute Declining Markets & Sales Concessions (2008)
- Acheson Appraisal HVCC Appraiser Independence Regulations (2009)
- Acheson Appraisal, FNMA 1004MC (2009)
- Appraisal Institute Hawaii Lands, Historical Review (2009)
- Appraisal Institute Curriculum Overview - Residential Pkg (2009)

PROFESSIONAL AFFILIATIONS:

Appraisal Institute SRA Member since 1990
Employee Relocation Council Member since 1990
Central Indiana Better Business Bureau Member 1995-2005
National Association of REALTORS Member 1986-2005
Hawaii Better Business Bureau since 2006

REAL ESTATE EXPERIENCE:

4/86 to 2/87, Sales Associate, The Shook Agency
2/87 to 7/89, Staff Appraiser, Don R. Scheidt & Co.
5/90 to 7/2000, Staff Appraiser, Irwin Mortgage Corporation
8/89 to 4/2005, Owner, Real Estate Appraisals
6/2005 to present, Owner, Royal Pacific Appraisals

COMMITTEE

APPOINTMENTS: 1987-1989, LRAOR MLS Committee Member
1991-1992, Lafayette Service Corporation, President
1988-1990, Indiana Association of REALTORS, Education
1990-1992, Indiana Association of REALTORS, Government
1991-1992, LRAOR, Corporate Secretary
1992-1993, LRAOR, Corporate Treasurer
1992-1993, Appraisal Institute Indiana Chapter Director
1993-1996, Appraisal Institute Experience Review Chairman

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COMMITTEE

APPOINTMENTS: 1993-1994, LRAOR, Corporate Vice President
1994-1995, LRAOR, Corporate President
1994, Indiana Association of REALTORS, RPAC Trustee
1995-1996, LRAOR, Ex-Officio Officer

PROFESSIONAL REFERENCES:

American Savings Bank

Kelly Keopuhiwa, kkeopuhiwa@asbhawaii.com

Bank of Hawaii

Lani Fernandez, (808) 694-1076, lani.fernandez@boh.com

Mike Medina, (808) 895-2555, mmedina@boh.com

Financial Mortgage Consultants

Gina Botello, (808) 327-1970, Gina@finmtg.com

WHAT CLIENTS SAY ABOUT

TERRI LEUCK: **Carolyn Gronseth, Review Appraiser II, Landsafe Appraisal Services, Inc.**, "I have just finished reading and reviewing one of your appraisal reports for a property in Kailua Kona. I came to the islands as an appraiser 16 years ago and know the challenges and rewards of doing our job in Hawaii. I have been reviewing the work of other appraisers for the last 4 years, a job that has challenges of its own. I am writing to commend you on your thorough, competent work. Your excellent work ethic results in an appraisal that can be relied upon, in a world where integrity and quality are sometimes sacrificed for speed. I look forward to seeing more of your work in the future."

Barb Tobiaski, NRI Relocation "The appraisal you completed on the referenced loan number has been reviewed by an appraiser from our National Quality Assurance Department. This communication is to inform you of the results of this review. The above referenced appraisal report was completed in compliance with USPAP, FIRREA and Appraiser Guidelines. The commentary in the report is both acceptable and appropriate for the issues relevant to this assignment. The appraised value appears to be reasonable and adequately supported. There were no apparent adverse issues noted with the presentation of the appraisal report. We appreciate the efforts put forth to provide this quality appraisal report!"

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